IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

Applicants: Walker et al.
Application No.: 09/592,618
Filed: June 13, 2000

Title: METHOD AND APPARATUS FOR PROVIDING A BENEFIT

DURING A TRANSACTION FOR USE DURING A LATER

TRANSACTION

Attorney Docket No.: 00-012

Group Art Unit: 3639

Examiner: Igor N. Borissov

AMENDMENT AND RESPONSE to the Non-final Office Action mailed April 28, 2006

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Examiner

In response to the Non-final Office Action mailed April 28, 2006, please enter the following amendments and consider the following remarks.

Following is a detailed listing of all claims that are, or were, in the application. A status identifier is provided for every claim and the current text of every claim is presented, unless the claim has been cancelled or not entered. Current amendments to the claims are expressed in the detailed listing by strikethrough or double brackets (for deleted matter) or underlining (for added matter).